

Top 15 Kentucky Stafford Lender Borrower Benefit Comparison Chart

Academic Year 09-10

Lender	Lender Code	Origination Fee Paid?	Default Fee Paid?	Other Benefits
Student Loan People	826688	Yes*	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
Fifth Third	808780	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
National City	803478	No	Yes, if guaranteed by KHEAA	.30% interest rate reduction for EFT payments
U.S. Bank	811930	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
Student Loan Funding Resources, LLC	831455	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
PNC C/O Student Loan Serv Ctr	809921	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
EdAmerica**	831453	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
Student Loan Xpress/Bank of Lake Mills	823584	N/A	N/A	N/A
Student Loan Xpress	834011	N/A	N/A	N/A
Sallie Mae Education Trust	802218	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
National City Bank	804959	No	Yes, if guaranteed by KHEAA	.30% interest rate reduction for EFT payments
Regions Bank	810612	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
Student Loan XPress/Bank of Lake Mills	834263	N/A	N/A	N/A
Citibank-ELT for The Student Loan Cor	826878	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments
Nelnet Academic Loan	833669	No	Yes, if guaranteed by KHEAA	.25% interest rate reduction for EFT payments

***KHEAA pays default fee for Kentucky schools**

* loans made after July 1, 2009

** only providing loans for certain schools